

**Davis Vision Client Review**
**Group: XZ6 Cameron County Jan-Dec 2021 Utilization**
**Reporting Period: January 2021 - December 2021**
**The following provides an overview of your Davis Vision Plan.**

|                     |                                                                                           |               |
|---------------------|-------------------------------------------------------------------------------------------|---------------|
| <b>Utilization:</b> | The In-Network utilization for the reporting period is:                                   | <b>100%</b>   |
|                     | The distribution of vision care services for your membership for the reporting period is: |               |
|                     | Exam Only-                                                                                | <b>25.1%</b>  |
|                     | Materials Only-                                                                           | <b>49.8%</b>  |
|                     | Exam and Materials-                                                                       | <b>25.1%</b>  |
|                     | <b>Total-</b>                                                                             | <b>100.0%</b> |
| <b>Claims:</b>      | The number of claims paid in the reporting period is:                                     | <b>1,168</b>  |
| <b>Enrollment:</b>  | The average monthly membership for the reporting period is:                               |               |
|                     | Subscribers                                                                               | <b>989</b>    |
|                     | Dependents                                                                                | <b>1,115</b>  |
|                     | Lives                                                                                     | <b>2,104</b>  |

The overall member satisfaction for your membership for the reporting period is: **97%**

Percentage of Customer Service calls resolved during the first call for the reporting period is: **99%**

Total web logins by your membership for the reporting period is: **384**

| <b>Client Statistics</b>              | <b>Shown for the following Date Range</b> |                        |
|---------------------------------------|-------------------------------------------|------------------------|
|                                       | <b>Jan-21 - Dec-21</b>                    | <b>Jan-20 - Dec-20</b> |
| Average Number Of Covered Subscribers | 989                                       | 970                    |
| Average Number Of Covered Dependents  | 1115                                      | 1104                   |
| Average Number Of Covered Lives       | 2104                                      | 2074                   |
| Number of In-Network Claims           | 1166                                      | 1062                   |
| Number of Out-of-Network Claims       | 2                                         | 4                      |
| Number of Exam Only Claims            | 293                                       | 282                    |
| Number of Material Only Claims        | 582                                       | 531                    |
| Overall Utilization Rate              | 55.51%                                    | 51.40%                 |

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| Utilization by Service (#/%) | Shown for the following Date Ranges |                 |
|------------------------------|-------------------------------------|-----------------|
|                              | Jan-21 - Dec-21                     | Jan-20 - Dec-20 |
| Eye Examinations             | 586                                 | 535             |
| Plan                         | 248 (48.16%)                        | 215 (48.42%)    |
| Non-Plan                     | 267 (51.84%)                        | 229 (51.58%)    |
| <b>Total Frames</b>          | <b>515</b>                          | <b>444</b>      |
| Single Vision Lenses         | 373 (54.69%)                        | 330 (55.00%)    |
| Bifocal Lenses               | 114 (16.72%)                        | 90 (15.00%)     |
| Trifocal Lenses              | 43 (6.30%)                          | 36 (6.00%)      |
| Contact Lenses               | 152 (22.29%)                        | 144 (24.00%)    |
| <b>Total Lenses</b>          | <b>682</b>                          | <b>600</b>      |

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**Lens Options Ranking**

Shown for the following Date Ranges

|                                  | Jan-21 - Dec-21 |       | Jan-20 - Dec-20 |       |
|----------------------------------|-----------------|-------|-----------------|-------|
| Polycarbonate                    | 1               | 49.4% | 1               | 47.8% |
| Standard Anti-Reflective Coating | 2               | 39.8% | 2               | 41.4% |
| Standard Progressives            | 3               | 22.1% | 4               | 21.1% |
| Transitions                      | 4               | 21.1% | 3               | 21.7% |
| Premium Anti-Reflective Coating  | 5               | 17.7% | 5               | 10.1% |
| Standard Scratch Coating         | 6               | 10.8% | 6               | 9.4%  |
| EBS BlueLight Filtering          | 7               | 7.2%  | 8               | 5.0%  |
| High Index 1.74                  | 8               | 6.6%  | 7               | 5.9%  |
| Ultraviolet Coating              | 9               | 3.6%  | 10              | 3.5%  |
| High Index 1.67                  | 10              | 3.2%  | 9               | 3.7%  |
| Polarized                        | 11              | 2.6%  | 11              | 2.0%  |
| Premium Progressives             | 12              | 2.3%  | 11              | 2.0%  |
| Ultra Anti-Reflective Coating    | 12              | 2.3%  | 12              | 1.8%  |
| Ultimate Anti-Reflective Coating | 13              | 2.1%  | 12              | 1.8%  |
| Ultra Progressives               | 14              | 1.3%  | 14              | 0.7%  |
| * Other Lens Options             | 15              | 0.8%  | 13              | 1.5%  |
| Ultimate Progressives            | 16              | 0.4%  |                 |       |
| Tint                             | 16              | 0.4%  | 16              | 0.2%  |
| Scratch Protection Plan          | 16              | 0.4%  | 15              | 0.4%  |

**Lens Option Value**

| Lens Options                     | Service Counts & % |       | Average Retail Value | Average Member     | Total Savings      | % of Savings  |
|----------------------------------|--------------------|-------|----------------------|--------------------|--------------------|---------------|
| Polycarbonate                    | 262                | 49.4% | \$50.00              | \$30.00            | \$5,240.00         | 40.00%        |
| Standard Anti-Reflective Coating | 211                | 39.8% | \$100.00             | \$44.00            | \$11,816.00        | 56.00%        |
| Standard Progressives            | 117                | 22.1% | \$230.00             | \$72.00            | \$18,486.00        | 68.70%        |
| Transitions                      | 112                | 21.1% | \$120.00             | \$63.00            | \$6,384.00         | 47.50%        |
| Premium Anti-Reflective Coating  | 94                 | 17.7% | \$125.00             | \$45.00            | \$7,520.00         | 64.00%        |
| Standard Scratch Coating         | 57                 | 10.8% | \$20.00              | \$12.00            | \$456.00           | 40.00%        |
| EBS BlueLight Filtering          | 38                 | 7.2%  | \$25.00              | \$15.00            | \$380.00           | 40.00%        |
| High Index 1.74                  | 35                 | 6.6%  | \$160.00             | \$54.00            | \$3,710.00         | 66.25%        |
| Ultraviolet Coating              | 19                 | 3.6%  | \$20.00              | \$11.00            | \$171.00           | 45.00%        |
| High Index 1.67                  | 17                 | 3.2%  | \$120.00             | \$49.00            | \$1,207.00         | 59.17%        |
| Polarized                        | 14                 | 2.6%  | \$95.00              | \$60.00            | \$490.00           | 36.84%        |
| Premium Progressives             | 12                 | 2.3%  | \$295.00             | \$83.00            | \$2,544.00         | 71.86%        |
| Ultra Anti-Reflective Coating    | 12                 | 2.3%  | \$150.00             | \$60.00            | \$1,080.00         | 60.00%        |
| Ultimate Anti-Reflective Coating | 11                 | 2.1%  | \$175.00             | \$75.00            | \$1,100.00         | 57.14%        |
| Ultra Progressives               | 7                  | 1.3%  | \$345.00             | \$140.00           | \$1,435.00         | 59.42%        |
| * Other Lens Options             | 4                  | 0.8%  | \$26.25              | \$3.00             | \$93.00            | 88.57%        |
| Scratch Protection Plan          | 2                  | 0.4%  | \$42.50              | \$20.00            | \$45.00            | 52.94%        |
| Tint                             | 2                  | 0.4%  | \$20.00              | \$0.00             | \$40.00            | 100.00%       |
| Ultimate Progressives            | 2                  | 0.4%  | \$440.00             | \$175.00           | \$530.00           | 60.23%        |
|                                  | <b>1,028</b>       |       | <b>\$108,530.00</b>  | <b>\$45,660.00</b> | <b>\$62,727.00</b> | <b>57.93%</b> |

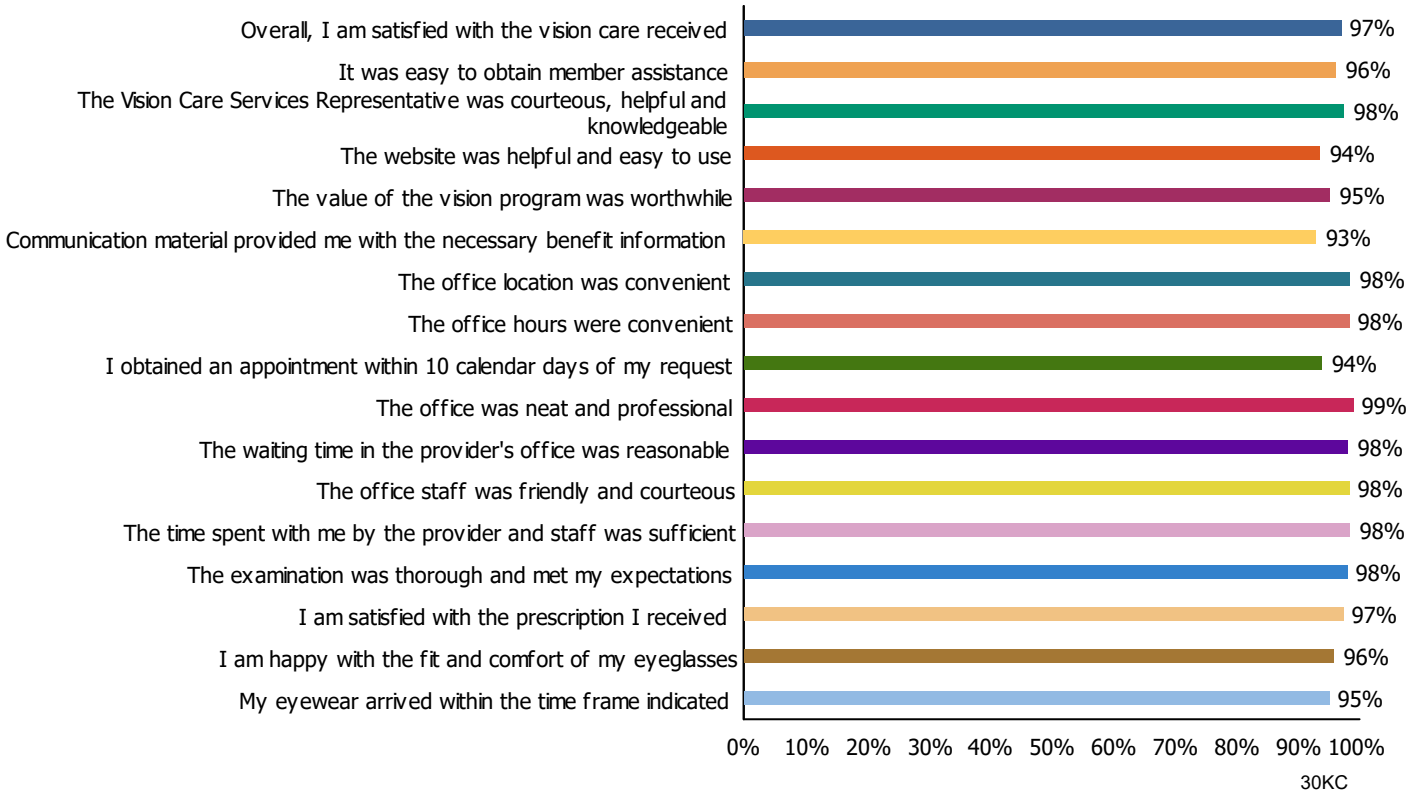
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Other Lens Options consist of: Oversize, Blended, Edge Polish, High Luster Edge Polish, Roll & Polish, Roll Edge, Rimless Drill, & Slab-Off

**Patient Satisfaction**



\* These results are compiled by soliciting and receiving responses from a statistically accurate sampling of the benefit recipients of this program.

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**Selected Benefit Contracts:**

|              |                         |
|--------------|-------------------------|
| 10P100000684 | Cameron County (Active) |
| 10P100000685 | Cameron County (Cobra)  |

**GP:**



# Cameron County

## Claims, Premiums, and Expenses

### January 26, 2022

Subscriber = Contract Holder

Member = Contract Holder, Spouse And All Covered Dependents.

| Year         | Month     | Subscribers | Members      | # Claims     | Premiums Billed  | Claims Paid by Davis | Admin Expense   | Total Expenses   | Loss Ratio     |
|--------------|-----------|-------------|--------------|--------------|------------------|----------------------|-----------------|------------------|----------------|
| 2021         | January   | 1,006       | 2,183        | 79           | \$10,604         | \$8,172              | \$1,166         | \$9,338          | 88.07%         |
| 2021         | February  | 1,015       | 2,187        | 99           | \$10,628         | \$8,846              | \$1,169         | \$10,015         | 94.24%         |
| 2021         | March     | 1,008       | 2,152        | 82           | \$10,787         | \$7,839              | \$1,187         | \$9,026          | 83.67%         |
| 2021         | April     | 1,013       | 2,161        | 121          | \$10,079         | \$12,276             | \$1,109         | \$13,385         | 132.80%        |
| 2021         | May       | 996         | 2,122        | 120          | \$10,484         | \$11,234             | \$1,153         | \$12,387         | 118.15%        |
| 2021         | June      | 978         | 2,075        | 80           | \$10,339         | \$7,851              | \$1,137         | \$8,989          | 86.94%         |
| 2021         | July      | 973         | 2,071        | 108          | \$9,976          | \$9,690              | \$1,097         | \$10,787         | 108.13%        |
| 2021         | August    | 972         | 2,060        | 104          | \$10,025         | \$9,604              | \$1,103         | \$10,707         | 106.80%        |
| 2021         | September | 966         | 2,047        | 99           | \$10,256         | \$9,413              | \$1,128         | \$10,542         | 102.78%        |
| 2021         | October   | 985         | 2,091        | 72           | \$8,632          | \$7,600              | \$949           | \$8,549          | 99.04%         |
| 2021         | November  | 980         | 2,071        | 92           | \$11,366         | \$8,664              | \$1,250         | \$9,914          | 87.23%         |
| 2021         | December  | 977         | 2,058        | 116          | \$10,197         | \$11,266             | \$1,122         | \$12,388         | 121.48%        |
| <b>Total</b> |           | <b>989</b>  | <b>2,107</b> | <b>1,172</b> | <b>\$123,372</b> | <b>\$112,455</b>     | <b>\$13,571</b> | <b>\$126,026</b> | <b>102.15%</b> |

| Year         | Month     | Subscribers | Members      | # Claims     | Premiums Billed  | Claims Paid by Davis | Admin Expense   | Total Expense    | Loss Ratio    |
|--------------|-----------|-------------|--------------|--------------|------------------|----------------------|-----------------|------------------|---------------|
| 2020         | January   | 965         | 2,063        | 147          | \$10,208         | \$12,830             | \$1,123         | \$13,953         | 136.69%       |
| 2020         | February  | 974         | 2,078        | 67           | \$10,193         | \$6,686              | \$1,121         | \$7,807          | 76.59%        |
| 2020         | March     | 966         | 2,065        | 81           | \$9,898          | \$7,348              | \$1,089         | \$8,437          | 85.24%        |
| 2020         | April     | 963         | 2,062        | 39           | \$10,077         | \$3,388              | \$1,108         | \$4,496          | 44.62%        |
| 2020         | May       | 969         | 2,057        | 74           | \$10,095         | \$6,631              | \$1,110         | \$7,742          | 76.69%        |
| 2020         | June      | 963         | 2,047        | 26           | \$10,062         | \$2,607              | \$1,107         | \$3,714          | 36.91%        |
| 2020         | July      | 955         | 2,030        | 72           | \$9,984          | \$7,469              | \$1,098         | \$8,567          | 85.81%        |
| 2020         | August    | 939         | 1,998        | 98           | \$9,223          | \$8,981              | \$1,015         | \$9,995          | 108.37%       |
| 2020         | September | 928         | 1,977        | 92           | \$9,569          | \$9,155              | \$1,053         | \$10,208         | 106.67%       |
| 2020         | October   | 997         | 2,186        | 131          | \$9,565          | \$12,218             | \$1,052         | \$13,270         | 138.73%       |
| 2020         | November  | 1,008       | 2,204        | 96           | \$12,437         | \$8,843              | \$1,368         | \$10,211         | 82.10%        |
| 2020         | December  | 1,010       | 2,218        | 148          | \$9,722          | \$13,689             | \$1,069         | \$14,758         | 151.80%       |
| <b>Total</b> |           | <b>970</b>  | <b>2,082</b> | <b>1,071</b> | <b>\$121,035</b> | <b>\$99,844</b>      | <b>\$13,314</b> | <b>\$113,158</b> | <b>93.49%</b> |

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# Cameron County

## Claims, Premiums, and Expenses

### January 26, 2022

Subscriber = Contract Holder

Member = Contract Holder, Spouse And All Covered Dependents.

| Year         | Month     | Subscribers | Members      | # Claims     | Premiums Billed  | Claims Paid by Davis | Admin Expense   | Total Expense    | Loss Ratio     |
|--------------|-----------|-------------|--------------|--------------|------------------|----------------------|-----------------|------------------|----------------|
| 2019         | January   | 956         | 2,059        | 146          | \$10,139         | \$12,069             | \$1,115         | \$13,184         | 130.04%        |
| 2019         | February  | 955         | 2,062        | 108          | \$9,541          | \$9,058              | \$1,050         | \$10,107         | 105.93%        |
| 2019         | March     | 959         | 2,066        | 89           | \$10,092         | \$8,398              | \$1,110         | \$9,508          | 94.21%         |
| 2019         | April     | 958         | 2,049        | 86           | \$10,087         | \$7,884              | \$1,110         | \$8,994          | 89.17%         |
| 2019         | May       | 961         | 2,060        | 94           | \$10,107         | \$9,689              | \$1,112         | \$10,801         | 106.87%        |
| 2019         | June      | 957         | 2,049        | 80           | \$10,118         | \$7,212              | \$1,113         | \$8,325          | 82.27%         |
| 2019         | July      | 952         | 2,031        | 67           | \$9,921          | \$6,033              | \$1,091         | \$7,124          | 71.81%         |
| 2019         | August    | 953         | 2,029        | 115          | \$9,924          | \$11,309             | \$1,092         | \$12,400         | 124.95%        |
| 2019         | September | 948         | 2,015        | 111          | \$9,905          | \$9,817              | \$1,090         | \$10,907         | 110.11%        |
| 2019         | October   | 976         | 2,107        | 150          | \$9,857          | \$14,187             | \$1,084         | \$15,271         | 154.93%        |
| 2019         | November  | 965         | 2,091        | 111          | \$10,660         | \$10,679             | \$1,173         | \$11,852         | 111.18%        |
| 2019         | December  | 968         | 2,093        | 92           | \$10,312         | \$7,898              | \$1,134         | \$9,033          | 87.59%         |
| <b>Total</b> |           | <b>959</b>  | <b>2,059</b> | <b>1,249</b> | <b>\$120,664</b> | <b>\$114,232</b>     | <b>\$13,273</b> | <b>\$127,505</b> | <b>105.67%</b> |

| Year         | Month     | Subscribers | Members      | # Claims     | Premiums Billed  | Claims Paid by Davis | Admin Expense   | Total Expense    | Loss Ratio     |
|--------------|-----------|-------------|--------------|--------------|------------------|----------------------|-----------------|------------------|----------------|
| 2018         | January   | 889         | 1,952        | 131          | \$7,988          | \$10,504             | \$879           | \$11,382         | 142.50%        |
| 2018         | February  | 899         | 1,967        | 112          | \$8,048          | \$10,495             | \$885           | \$11,380         | 141.41%        |
| 2018         | March     | 897         | 1,968        | 133          | \$7,978          | \$13,131             | \$878           | \$14,009         | 175.59%        |
| 2018         | April     | 897         | 1,970        | 83           | \$8,045          | \$8,705              | \$885           | \$9,589          | 119.20%        |
| 2018         | May       | 888         | 1,960        | 117          | \$8,070          | \$9,476              | \$888           | \$10,363         | 128.42%        |
| 2018         | June      | 883         | 1,952        | 61           | \$7,959          | \$5,679              | \$875           | \$6,554          | 82.35%         |
| 2018         | July      | 873         | 1,928        | 67           | \$7,895          | \$5,739              | \$868           | \$6,607          | 83.68%         |
| 2018         | August    | 871         | 1,910        | 121          | \$7,803          | \$11,916             | \$858           | \$12,774         | 163.72%        |
| 2018         | September | 874         | 1,899        | 97           | \$7,654          | \$8,955              | \$842           | \$9,797          | 128.01%        |
| 2018         | October   | 948         | 2,065        | 127          | \$10,170         | \$12,151             | \$1,119         | \$13,270         | 130.48%        |
| 2018         | November  | 957         | 2,076        | 130          | \$10,737         | \$13,066             | \$1,181         | \$14,247         | 132.69%        |
| 2018         | December  | 954         | 2,064        | 76           | \$10,230         | \$7,392              | \$1,125         | \$8,518          | 83.26%         |
| <b>Total</b> |           | <b>903</b>  | <b>1,976</b> | <b>1,255</b> | <b>\$102,576</b> | <b>\$117,208</b>     | <b>\$11,283</b> | <b>\$128,491</b> | <b>125.26%</b> |

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# Cameron County

## Claims, Premiums, and Expenses

### January 26, 2022

Subscriber = Contract Holder

Member = Contract Holder, Spouse And All Covered Dependents.

| Year         | Month     | Subscribers | Members      | # Claims     | Premium Billed  | Claims Paid by Davis | Admin Expense  | Total Expense    | Loss Ratio     |
|--------------|-----------|-------------|--------------|--------------|-----------------|----------------------|----------------|------------------|----------------|
| 2017         | January   | 819         | 1,814        | 72           | \$7,601         | \$7,030              | \$836          | \$7,866          | 103.49%        |
| 2017         | February  | 827         | 1,820        | 90           | \$7,956         | \$8,379              | \$875          | \$9,254          | 116.33%        |
| 2017         | March     | 835         | 1,834        | 100          | \$6,396         | \$9,826              | \$704          | \$10,529         | 164.62%        |
| 2017         | April     | 845         | 1,847        | 108          | \$5,795         | \$10,425             | \$637          | \$11,063         | 190.89%        |
| 2017         | May       | 851         | 1,849        | 82           | \$7,606         | \$7,562              | \$837          | \$8,399          | 110.42%        |
| 2017         | June      | 849         | 1,848        | 75           | \$7,650         | \$7,217              | \$842          | \$8,059          | 105.33%        |
| 2017         | July      | 839         | 1,828        | 68           | \$7,488         | \$6,532              | \$824          | \$7,356          | 98.23%         |
| 2017         | August    | 834         | 1,808        | 128          | \$7,461         | \$11,395             | \$821          | \$12,216         | 163.72%        |
| 2017         | September | 836         | 1,800        | 73           | \$7,875         | \$6,989              | \$866          | \$7,856          | 99.76%         |
| 2017         | October   | 889         | 1,957        | 110          | \$7,393         | \$10,355             | \$813          | \$11,168         | 151.07%        |
| 2017         | November  | 890         | 1,961        | 109          | \$8,544         | \$9,717              | \$940          | \$10,657         | 124.73%        |
| 2017         | December  | 887         | 1,951        | 63           | \$8,024         | \$5,563              | \$883          | \$6,446          | 80.33%         |
| <b>Total</b> |           | <b>850</b>  | <b>1,860</b> | <b>1,078</b> | <b>\$89,789</b> | <b>\$100,991</b>     | <b>\$9,877</b> | <b>\$110,868</b> | <b>123.48%</b> |

| Year         | Month     | Subscribers | Members      | # Claims   | Premium Billed  | Claims Paid by Davis | Admin Expense  | Total Expense    | Loss Ratio     |
|--------------|-----------|-------------|--------------|------------|-----------------|----------------------|----------------|------------------|----------------|
| 2016         | January   | 714         | 1,505        | 99         | \$5,507         | \$8,442              | \$606          | \$9,047          | 164.30%        |
| 2016         | February  | 719         | 1,518        | 64         | \$6,302         | \$6,438              | \$693          | \$7,132          | 113.16%        |
| 2016         | March     | 718         | 1,510        | 115        | \$6,337         | \$10,870             | \$697          | \$11,567         | 182.52%        |
| 2016         | April     | 710         | 1,491        | 69         | \$6,245         | \$7,389              | \$687          | \$8,076          | 129.32%        |
| 2016         | May       | 705         | 1,498        | 70         | \$6,204         | \$6,478              | \$682          | \$7,160          | 115.42%        |
| 2016         | June      | 712         | 1,517        | 45         | \$6,392         | \$4,438              | \$703          | \$5,142          | 80.44%         |
| 2016         | July      | 707         | 1,509        | 61         | \$6,290         | \$5,968              | \$692          | \$6,660          | 105.89%        |
| 2016         | August    | 698         | 1,505        | 87         | \$6,167         | \$8,199              | \$678          | \$8,877          | 143.94%        |
| 2016         | September | 693         | 1,504        | 112        | \$6,154         | \$10,855             | \$677          | \$11,532         | 187.38%        |
| 2016         | October   | 857         | 1,912        | 70         | \$6,200         | \$6,768              | \$682          | \$7,450          | 120.16%        |
| 2016         | November  | 864         | 1,918        | 116        | \$9,440         | \$9,946              | \$1,038        | \$10,984         | 116.36%        |
| 2016         | December  | 872         | 1,933        | 89         | \$7,647         | \$8,136              | \$841          | \$8,978          | 117.40%        |
| <b>Total</b> |           | <b>747</b>  | <b>1,610</b> | <b>997</b> | <b>\$78,886</b> | <b>\$93,928</b>      | <b>\$8,677</b> | <b>\$102,605</b> | <b>130.07%</b> |

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